

## IN THE CLAIMS

The following is a complete listing of the claims in this application, reflects all changes currently being made to the claims, and replaces all earlier versions and all earlier listings of the claims:

1. (Currently Amended) A method for ~~facilitating the adding~~ [[of]] a plurality of data sets onto a [[RF]] radio frequency (RF) transaction device, [[the]] said RF transaction device comprising a database configured to store said plurality of data sets ~~distinct one from the other~~, the method comprising the steps of:

~~facilitating~~ adding to said RF transaction device database, [[by]] via an interaction device, a first data set of a first format ~~at the RF transaction device~~, wherein said first data set is owned by a first data set owner;

~~facilitating~~ adding to said RF transaction device database, [[by]] via an interaction device, a second data set of a second format ~~at the RF transaction device~~, wherein said second data set is owned by a second data set owner, wherein said first data set owner is distinct from said second data set owner, and said first format is different from said second format, format; and

~~facilitating storing a first data set and a second data set on the RF transaction device, wherein~~ said first data set is stored in accordance with said first format, and said second data set is stored in accordance with said second ~~format. format; and~~

adding a condition header to at least one of said first and second data sets,  
said condition header identifies a status condition of said at least one of said first and  
second data sets,  
wherein said RF transaction device configured to facilitate performing a  
financial transaction.

2. (Currently Amended) The method of claim 1, wherein said first data set is added before issuance of ~~[[the]]~~ said RF transaction device ~~by an issuer,~~ and wherein said second data set is added after issuance of ~~[[the]]~~ said RF transaction device.

3. (Cancelled).

4. (Currently Amended) The method of claim ~~[[4]]~~ 1, ~~further comprising wherein the step of facilitating the adding~~ ~~[[of]]~~ at least one of said first and second data sets is done ~~onto said transaction device database~~ in accordance with said condition header.

5. (Currently Amended) The method of claim 4, further comprising the step of ~~facilitating the adding of~~ a third data set to ~~[[the]]~~ said RF transaction device~~[[;]]~~, wherein said third data set is stored, at least partially, in at least a portion of ~~[[the]]~~ a data storage space that was used to store said second data set.

6. (Currently Amended) The method of claim 1 further comprising ~~facilitating the adding, [[by]]~~ via an interaction device, of a third data set of a third format to ~~[[the]]~~ said RF transaction device, wherein said third data set is owned by said first owner.

7. (Currently Amended) The method of claim 1, wherein said RF transaction device includes a transponder operable to communicate in ~~[[an]]~~ a contactless environment.

8. (Currently Amended) The method of claim 1, wherein said first and second data sets are each stored as a ~~Block of Binary~~ block of binary information.

9. (Currently Amended) The method of claim 1, wherein said adding of said ~~first~~ second data set is accomplished without involving ~~the involvement of an issuer of the RF transaction device and independent of~~ any other data set owner.

10. (Currently Amended) A system for ~~facilitating the adding of~~ adding a plurality of data sets onto a ~~[[RF]]~~ radio frequency (RF) transaction device, said RF transaction device comprising:

~~a transaction device including,~~

a first data storage area configured to store a first data set in a first format and a second data storage area configured to store a second data set in a second format different from said first format,

said first data set associated with a first data set owner and said first data storage area configured to store said first data set in said first format independent of ~~said data storage area and independent of~~ said second data set, and~~[[,]]~~

said second data set associated with said second data set owner and said second data storage area configured to store said second data set in said second format independent of said first data set; and

an interaction device configured to read and write data to ~~at least one of~~ said first and second ~~transaction device~~ data storage areas, said interaction device configured to receive said first and second data sets, and to provide said first and second data sets to said RF transaction device,

wherein at least one of said first and second data sets is annotated with a condition header, and

wherein said RF transaction device configured to facilitate performing a financial transaction.

11. (Cancelled).

12. (Currently Amended) The system of claim 10, wherein at least one of said first and second data sets is added in accordance with said condition header.

13. (Currently Amended) The RF transaction device of claim 10, further comprising a ~~first~~ third data storage area, wherein said ~~first~~ third data storage area is configured to receive data of any format.

14. (Currently Amended) A data management system comprising:  
a radio frequency (RF) transaction device associated with a first data set of a first format and a second data set of a second format, wherein said first data set is owned by a first data set owner and said second data set is owned by a second owner different from ~~[[the]]~~ said first data set owner, ~~[[and]]~~ wherein said RF transaction device is configured to facilitate at least one of ~~a first~~ said second data set owner and a user of said RF transaction device in adding said ~~first~~ second data set without ~~involvement of an issuer of said transaction device~~ involving said first data set owner, wherein at least one of said first and second data sets is annotated with a condition header, and wherein said RF transaction device configured to facilitate performing a financial transaction; and  
an interaction device configured to communicate with said RF transaction device, said interaction device configured to receive said first and second data sets and to provide said first and second data sets to said RF transaction device.

15. (Currently Amended) The system of claim 14, wherein said first and second data sets are added via at least one of: self-service kiosk~~[[,]]~~ and a personal computer.

16. (Cancelled)

17. (New) The method of claim 1, further comprising the step of enrolling said first data set owner and said second data set owner in a multiple account management program, wherein said enrollment of said first data set owner and said second data set owner authorizes said adding of said first data set and said second data set to said database on said RF transaction device.

18. (New) The system of claim 10, wherein said first data set owner and said second data set owner are enrolled in a multiple account management program, said enrollment of said first data set owner and said second data set owner authorizes said provision of said first data set and said second data set to said RF transaction device.

19. (New) The system of claim 14, wherein said first data set owner and said second data set owner are enrolled in a multiple account management program, said enrollment of said first data set owner and said second data set owner authorizes said provision of said first data set and said second data set to said RF transaction device.